

FILED
8/3/22 9:18 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
) **Case No. 19-70166-JAD**
Richard L. Nisewonger)
Michelle A. Nisewonger)
) **Chapter 13**
)
Debtor(s).) Related to Dkt. No. 46
)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: **plan payment increase due to change in escrow payment**

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated **2/18/2021**

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ **2,180.00** to \$ **2,213.00** per month, effective August 1, 2022; and/or the Plan term shall be changed from months to months.


- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: **FREEDOM MORTGAGE CORPORATION CL # 13 to govern following all payment change notices of record**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 3rd day of August, 2022



Jeffery A. Deller jah
United States Bankruptcy Judge

Stipulated by:

/s/ Theresa C. Homady
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Richard L. Nisewonger, Sr.
Michelle A. Nisewonger
Debtors

Case No. 19-70166-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Aug 03, 2022

Form ID: pdf900

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard L. Nisewonger, Sr., Michelle A. Nisewonger, 1929 Walton Avenue, Altoona, PA 16602-4543
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
15017633	+ Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
15481336	+ FRIEDMAN VARTOLO, LLP, Attorneys for Rushmore Loan Management, Services, LLC as Servicer for U.S. Bank N, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15017640	+ Holiday Financial Services, 112 Hollidaysburg Plaza, Duncansville, PA 16635-8410
15426281	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15017642	+ My Great Lakes, PO Box 790321, Saint Louis, MO 63179-0321
15017644	+ ROI, PO Box 62850, Baltimore, MD 21264-2850
15017645	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court:, Snap On Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
15017646	+ Theresa C. Homady, Esquire, 317 Union Street, Suite 105, Hollidaysburg, PA 16648-2097
15056805	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
15017648	+ UPMC, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 03 2022 23:56:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15017629	+ Email/Text: bankruptcy@rentacenter.com	Aug 03 2022 23:54:00	Acceptance Now, 5501 Headquarters, Plano, TX 75024-5837
15017630	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2022 23:56:28	Capital One Bank, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285
15030534	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2022 23:56:19	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15017631	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2022 23:56:40	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
15017632	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Aug 03 2022 23:54:00	City of Baltimore, 200 Holliday Street, Baltimore, MD 21202-3618
15017634	Email/PDF: creditonebknotifications@resurgent.com	Aug 03 2022 23:56:32	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15017635	^ MEBN	Aug 03 2022 23:47:27	Equifax, 1550 Peachtree Street, NW, Atlanta, GA 30309-2468
15017636	^ MEBN	Aug 03 2022 23:47:22	Experian, 701 Experian Parkway, Allen, TX 75013-3715

District/off: 0315-7

User: auto

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15017637	^	MEBN	Aug 03 2022 23:47:35	Fair Collections and Outsourcing, 12304 Baltimore Ave., Ste E, Beltsville, MD 20705-1314
15426282	+	Email/Text: Bankruptcy@Freedommortgage.com	Aug 03 2022 23:54:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15017638	+	Email/Text: Bankruptcy@Freedommortgage.com	Aug 03 2022 23:54:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15017639		Email/Text: brnotices@dor.ga.gov	Aug 03 2022 23:54:00	Georgia Department of Revenue, PO Box 105499, Atlanta, GA 30348
15017641	+	Email/Text: support@ljross.com	Aug 03 2022 23:54:00	LJ Ross, PO Box 6099, Jackson, MI 49204-6099
15058998		Email/PDF: resurgentbknofications@resurgent.com	Aug 03 2022 23:56:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15030649	+	Email/PDF: cbp@onemainfinancial.com	Aug 03 2022 23:56:19	OneMain, PO Box 3251, Evansville, IN 47731-3251
15017643	+	Email/PDF: cbp@onemainfinancial.com	Aug 03 2022 23:56:29	OneMain Financial, PO Box 3327, Evansville, IN 47732-3327
15031186	+	Email/Text: ebnpeoples@grblaw.com	Aug 03 2022 23:54:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15017787	+	Email/PDF: gecsed@recoverycorp.com	Aug 03 2022 23:56:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15017647		Email/Text: DASPUBREC@transunion.com	Aug 03 2022 23:54:00	Trans Union, 555 West Adams Street, Chicago, IL 60661
15481337	+	Email/Text: bkenotice@rushmorelm.com	Aug 03 2022 23:54:00	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15059813	^	MEBN	Aug 03 2022 23:47:49	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15059812	^	MEBN	Aug 03 2022 23:47:48	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15057744		Email/PDF: ebn_ais@aisinfo.com	Aug 03 2022 23:56:31	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15017649	+	Email/Text: bnc-bluestem@quantum3group.com	Aug 03 2022 23:54:00	Webbank/Fingerhut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15063394	*	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-7

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com
Theresa C Homady	on behalf of Debtor Richard L. Nisewonger Sr. thomady1@msn.com, homadylaw@gmail.com;HomadyCorcoranLLC@jubileebk.net
Theresa C Homady	on behalf of Joint Debtor Michelle A. Nisewonger thomady1@msn.com homadylaw@gmail.com;HomadyCorcoranLLC@jubileebk.net

TOTAL: 8